

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53422

Morton & Craig LLC

William E. Craig, Esq.

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Santander Consumer USA Inc.



Order Filed on October 21, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

WILLIAM E. JOYNER

Case No. 19-18000

Hearing Date: 10-4-22

Judge: (JNP)

**ORDER FOR TRUSTEE PAYMENTS, STAY RELIEF UNDER CERTAIN CIRCUMSTANCES,
INSURANCE, AND COUNSEL FEES**

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: October 21, 2022

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: William E. Joyner

Case No: 19-18000

Caption of Order: Order for monthly trustee payments, stay relief under certain circumstances, insurance and counsel fees

This matter having brought before this Court on a Motion for Stay Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. (“Santander”), with the appearance of Eric Clayman, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Santander Consumer USA Inc. (“Santander”) is the holder of a first purchase money security interest encumbering a 2015 Nissan Altima bearing vehicle identification number 1N4AL3AP3FC493260.**
- 2. That commencing August 2022, if the Debtor fails to make any payment to the Chapter 13 Trustee within thirty (30) days after it falls due, Santander shall be entitled to stay relief upon filing a certification of nonpayment with the Court and serving it upon the Debtor, his attorney, and the Chapter 13 Trustee.**
- 3. That the Debtor is to maintain proper insurance coverage on the vehicle. The Debtor must have full comprehensive and collision coverage on the vehicle. Each deductible is not to exceed \$500.00. Santander Consumer USA Inc. must be listed as loss payee. If the Debtor fails to maintain insurance coverage on the vehicle, Santander shall be entitled to stay relief upon filing a certification of lapse of insurance and serving it on the Debtor, his attorney, and the Chapter 13 Trustee.**
- 4. That the Debtor is to pay Santander Consumer USA Inc. a counsel fee of \$438.00 through his bankruptcy plan.**